

# HSC Pension Scheme Maximum Membership/Age Restrictions Factsheet

## Maximum Membership and Age Restrictions – 1995 Section

**This applies when all membership is prior to 1 April 2008.**

### **Mental Health Officer [MHO] and Special Class [SC] member**

Members are restricted to 40 years pensionable membership at age 55. When the maximum 45 years pensionable membership is reached before age 60 a member must continue to pay contributions until age 60 unless they opt out of the Scheme or claim their pension benefits.

Where maximum 45 years pensionable membership is reached after age 60 but before age 65 a member must cease paying contributions when the 45 years membership is achieved. Pension benefits are not payable until the member leaves HSC employment.

Members must cease to pay contributions at age 65 regardless of the amount of pensionable membership they have achieved.

### **Non MHO/SC members**

Members are restricted to 40 years pensionable membership at age 60 and 45 years overall. If a member continues in pensionable employment contributions must be paid until the member reaches age 70, or completes 45 years' pensionable membership and reaches age 65.

## Maximum Membership and Age Restrictions – 1995 Section Amended on 1 April 2008

**This applies when membership spans 1 April 2008 (ie Membership before 1 April 2008 and membership either on or after 1 April 2008).**

### **MHO/SC member**

There is no change to the membership limits applicable to MHO and SC members.

Members are restricted to 40 years pensionable membership at age 55. Where maximum 45 years pensionable membership is reached before age 60 a member must continue to pay contributions until age 60 unless they opt out of the Scheme or claim their pension benefits.

Where maximum 45 years pensionable membership is reached after age 60, but before age 65 a member must cease paying contributions when the 45 years membership is achieved. Pension benefits are not payable until the member leaves HSC employment.

Member must cease to pay contributions at age 65 regardless of the amount of pensionable membership they have achieved.

### **Non MHO/SC member**

Membership must be restricted to 40 years pensionable membership at age 60 or 40 years pensionable membership at 1 April 2008 – whichever occurs first. Contributions must be paid until the member reaches age 75 or completes 45 years' pensionable membership.

## **Maximum Membership and Age Restrictions – 2008 Section**

**This applies where the member joined the Scheme for the first time on or after 1 April 2008.**

Members can accrue 45 years pensionable membership in total. If a member achieves 45 years pensionable membership and continues in HSC employment they can, if they wish, continue to pay contributions into the Scheme. To be eligible for this provision they must apply in writing giving notice of an intention to remain in pensionable employment beyond 45 years. HSC Pension Service on behalf of the DHSSPS and the member's employing authority should receive that notice not earlier than 3 months before the member reaches the 45 year limit.

Contributions must be paid until the member reaches age 75, opts out or claims his pension. Pension benefits will be calculated using the most beneficial 45 years.